



Agenda  
Village of Glen Ellyn  
Police Pension Board  
Special Meeting  
Wednesday, October 10, 2018  
7:30 PM  
Police Department Community Room  
65 S Park Blvd Glen Ellyn

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*Individuals with disabilities who plan to attend the hearing and who require certain accommodations in order to allow them to observe and participate, or who have questions regarding the accessibility of the meeting or facilities, are requested to contact the Police Department at least 24 hours before the meeting.*

**A. Call to Order**

**B. Public Comment (Non Agenda Items)**

**C. Approval of Minutes**

1. Police Pension Board - Special Meeting - Aug 6, 2018 7:30 PM

**D. Quarterly Investment Consultant Report and Recommendations**

1. Christopher Caparelli from Marquette Associates will present the third quarter report as well as recommendations for the investment portfolio.

**E. Pension Funding and Annual Report to the Village Board**

1. Motion to recommend to the Village Board to transition to a fifteen (15) year open amortization model for funding the Glen Ellyn Policy Pension Fund
2. Motion to Approve the Annual Report to the Village Board

**F. Approval of Expenses**

1. Approve the Expense Vouchers in the amount of \$25,562.23 and Pension Expenses in the amount of \$544,502.16 for a total of \$570,064.39

**G. Approval of Membership Changes/Contribution Refunds/Transfers/Other**

1. Motion to accept the retirement of Sergeant Jean Harvey, effective September 14, 2018 and approve a monthly pension benefit of \$6,759.48, beginning September 2018.
2. Motion to accept Christina Pisano into the Glen Ellyn Police Pension Fund, effective September 12, 2018.
3. Motion to accept Norah Rabatah into the Glen Ellyn Police Pension Fund, effective September 12, 2018.

**H. Remote Participation Rules**

1. Motion to approve a policy on remote participation for the Glen Ellyn Police Pension Board

**I. Other Business**

1. The regular meeting for Wednesday, October 17, 2018 is cancelled.
2. Meeting Schedule for 2019: January 16, April 17, July 17, October 16

**J. Adjournment**

1. Motion to Adjourn



Minutes  
Village of Glen Ellyn  
Police Pension Board  
Special Meeting  
Monday, August 6, 2018  
7:30 PM  
Police Department Community Room  
65 S Park Blvd Glen Ellyn

**A. Call to Order**

| Attendee Name     | Title     | Status  |
|-------------------|-----------|---------|
| Bill Housey       | Trustee   | Present |
| John Adduci       | President | Absent  |
| Jim Monson        | Trustee   | Present |
| Anthony Terranova | Trustee   | Present |
| James King        | Trustee   | Present |

Also Present: Finance Director Coyle, Investment Consultant Chris Caparelli (Marquette Associates), Trustee Liaison Gary Fasules, Recording Secretary Elisa Pollina. President Adduci was present via phone, but cannot be counted towards the quorum.

**B. Public Comment (Non Agenda Items)**

None.

**C. Approval of Minutes**

- Police Pension Board - Regular Meeting - Apr 18, 2018 7:30 PM

|                  |                                 |
|------------------|---------------------------------|
| <b>RESULT:</b>   | <b>ACCEPTED [UNANIMOUS]</b>     |
| <b>MOVER:</b>    | Jim Monson, Trustee             |
| <b>SECONDER:</b> | James King, Trustee             |
| <b>AYES:</b>     | Housey, Monson, Terranova, King |
| <b>ABSENT:</b>   | Adduci                          |

**D. Investment Consultant Report & Recommendations**

- Mr. Caparelli from Marquette Associates will present the Second Quarter 2018 report and recommendations to the Board.

Mr. Caparelli invites the Police Pension board to attend the 2018 Investment Symposium on September 28<sup>th</sup> from 8:00 am - 2:00 pm at the Union League Club in Chicago.

Mr. Caparelli reports jobs numbers are good, inflation remains low. The S&P had a good quarter up 3.4%, YTD 2.6%. Unemployment rate rose 4.0% in June. CPI rose 2.8% over the trailing 12 months with the core CPI growth steady at 2.2%. We are seeing a couple of risks starting to pop up including the trade war and rate hikes.

The Fed's 3<sup>rd</sup> interest rate hike is expected in September. We expect to see 3 more rate hikes next year. A higher rate equals lower bond market. Total fund composite - 0.7 YTD, Real Estate returns are moving at a steady pace at 4.1% YTD.

With respect to fund manager status, Mr. Caparelli reports that Great Lakes advisors are stable at this time. He will continue to monitor them. Mr. Caparelli did submit a list of manager recommendations should a change need to be made away from Great Lakes in the future.

Trustee Terranova made a motion to accept the Quarterly Investment Report and to move \$500,000 into Real Estate to rebalance back to the targets. Trustee Monson seconded the motion.

|                  |                                 |
|------------------|---------------------------------|
| <b>RESULT:</b>   | <b>APPROVED [UNANIMOUS]</b>     |
| <b>MOVER:</b>    | Anthony Terranova, Trustee      |
| <b>SECONDER:</b> | Jim Monson, Trustee             |
| <b>AYES:</b>     | Housey, Monson, Terranova, King |
| <b>ABSENT:</b>   | Adduci                          |

#### **E. Approval of Expenses**

1. Approve the Expense Vouchers in the amount of \$31,076.90 and Pension Expenses in the amount of \$527,244.39 for a total of \$558,321.29

Trustee Housey asked if there were any questions on the vouchers. Seeing none, Trustee King moved and Trustee Monson seconded the approval of the expense vouchers in the amount of \$31,076.90, and pension expenditures in the amount of \$527,244.39 for a total of \$558,321.29.

|                  |                                 |
|------------------|---------------------------------|
| <b>RESULT:</b>   | <b>APPROVED [UNANIMOUS]</b>     |
| <b>MOVER:</b>    | James King, Trustee             |
| <b>SECONDER:</b> | Jim Monson, Trustee             |
| <b>AYES:</b>     | Housey, Monson, Terranova, King |
| <b>ABSENT:</b>   | Adduci                          |

#### **F. Approval of Membership Changes / Contribution Refunds / Transfers**

1. Motion to accept the retirement of Deputy Chief Robert Action, effective June 30, 2018 and approve a monthly pension benefit of \$7,978.58, beginning July 2018.

Trustee Monson motions to accept the retirement of Robert Acton and approve a monthly pension benefit of \$7,778.58, Trustee Terranova seconded the acceptance.

Minutes Acceptance: Minutes of Aug 6, 2018 7:30 PM (Approval of Minutes)

**RESULT:**           **APPROVED [UNANIMOUS]**  
**MOVER:**           Jim Monson, Trustee  
**SECONDER:**       Anthony Terranova, Trustee  
**AYES:**            Housey, Monson, Terranova, King  
**ABSENT:**          Adduci

2.       Motion to approve a contribution refund to Dustin Green, payable to Vanguard Fiduciary Trust Company, Custodian of Dustin Green, in the amount of \$20,611.20.

Trustee Terranova motions to approve the contribution refund to Dustin Green in the amount of \$20,611.20, Trustee King seconded the approval.

**RESULT:**           **APPROVED [UNANIMOUS]**  
**MOVER:**           Anthony Terranova, Trustee  
**SECONDER:**       James King, Trustee  
**AYES:**            Housey, Monson, Terranova, King  
**ABSENT:**          Adduci

3.       Motion to approve a contribution refund to Zachary Bava, payable to Charles Schwab & Co, Inc, fbo Zachary Bava, in the amount of \$5,300.33.

Trustee Monson motions to approve the contribution refund to Zachary Bava in the amount of \$5,300.33 and Trustee Terranova seconded the approval.

**RESULT:**           **APPROVED [UNANIMOUS]**  
**MOVER:**           Jim Monson, Trustee  
**SECONDER:**       Anthony Terranova, Trustee  
**AYES:**            Housey, Monson, Terranova, King  
**ABSENT:**          Adduci

4.       Motion to approve a contribution refund to Mallory Bryant in the amount of \$100.13.

Trustee Monson motions to approve the contribution refund to Mallory Bryant in the amount of \$100.13 and Trustee King seconded the approval.

**RESULT:**           **APPROVED [UNANIMOUS]**  
**MOVER:**           Jim Monson, Trustee  
**SECONDER:**       James King, Trustee  
**AYES:**            Housey, Monson, Terranova, King  
**ABSENT:**          Adduci

#### **G.       Election of Officers**

1.       Motion to keep current officers the same for next year

Trustee Monson motions to keep officers as they currently stand for next year, Trustee King seconded the motion.

**RESULT:**           **APPROVED [UNANIMOUS]**  
**MOVER:**           Jim Monson, Trustee  
**SECONDER:**       James King, Trustee  
**AYES:**            Housey, Monson, Terranova, King  
**ABSENT:**          Adduci

#### **H.     Actuary Report**

1.     Motion to accept the 2017 actuary report for the Police Pension Fund

Trustee Monson motions to accept the actuary report for the Police Pension Fund and Trustee King seconded the motion.

**RESULT:**           **APPROVED [UNANIMOUS]**  
**MOVER:**           Jim Monson, Trustee  
**SECONDER:**       James King, Trustee  
**AYES:**            Housey, Monson, Terranova, King  
**ABSENT:**          Adduci

#### **I.     Department of Insurance Report**

1.     Motion to accept the Department of Insurance Report for 2017

Trustee Monson motions to accept the Department of Insurance report and Trustee Terranova seconded the motion.

**RESULT:**           **APPROVED [UNANIMOUS]**  
**MOVER:**           Jim Monson, Trustee  
**SECONDER:**       Anthony Terranova, Trustee  
**AYES:**            Housey, Monson, Terranova, King  
**ABSENT:**          Adduci

#### **J.     Other Business**

1.     Department of Insurance Changes

Finance Director Coyle will circulate the insurance statutes for review for the next Police Pension meeting. Director Coyle will also put together some rules for conducting Police Pension meetings in the event an officer is out of town he/she can still participate in the meeting via a conference call.

2.     Next Meeting: Wednesday, October 17, 7:30PM, Police Community Room

#### **K.     Adjournment**

1.     Motion to Adjourn

Trustee Monson moved and Trustee Terranova seconded to adjourn the meeting.  
The meeting was adjourned at 8:25 pm.

|                  |                                 |
|------------------|---------------------------------|
| <b>RESULT:</b>   | <b>APPROVED [UNANIMOUS]</b>     |
| <b>MOVER:</b>    | Jim Monson, Trustee             |
| <b>SECONDER:</b> | Anthony Terranova, Trustee      |
| <b>AYES:</b>     | Housey, Monson, Terranova, King |
| <b>ABSENT:</b>   | Adduci                          |

Minutes Acceptance: Minutes of Aug 6, 2018 7:30 PM (Approval of Minutes)



**Police Pension Board**  
535 Duane Street  
Glen Ellyn, IL 60137

Meeting: 10/10/18 07:30 PM  
Department: Police Pension Board  
Department Head: Christina Coyle  
Category: Report  
Prepared By: Christina Coyle

**SCHEDULED**

**AGENDA ITEM (ID # 3604)**

DOC ID: 3604

## **1. Motion to recommend to the Village Board to transition to a fifteen (15) year open amortization model for funding the Glen Ellyn Policy Pension Fund 2. Motion to Approve the Annual Report to the Village Board**

### **Background**

Over the past few years, the Police Pension Board, Finance Commission and Village Board have been reviewing the funding of the Police Pension Fund. Particular attention has been paid to the investment return assumption which has been being moved downwards over the past few years and now stands at 6.5%. Beginning at the end of last year, the Pension Board and Finance Commission began discussing the concept of transitioning to a 15 year open amortization model.

### **Issues**

In the prior October, Jason Franken, the Police Pension Fund's actuary from Foster and Foster, introduced the idea of transitioning to a 15 year open amortization model. The State of Illinois statutes require a minimum actuarial contribution based upon a closed methodology to 2040. However, the IMRF model is transitioning to an open model. The Pension Fund could transition to an open model, so long as if the contribution required by the State was higher than the open model, then the state contribution is what the Village would contribute.

The attached information prepared by Foster and Foster provides additional information on transitioning to an open amortization model. Also, as requested by the Pension Board trustees, the analysis includes a sensitivity analysis on other key assumptions to the pension funding model. Jason Franken will be in attendance at the meeting on Wednesday to present the information to the Pension Board and address any questions that the Board may have.

The Finance Commission reviewed this information at their September 14, 2018 meeting and recommended to transition towards the 15 year open model.

### **2018 Draft Village Budget**

The draft Village budget maintains a level contribution of \$1,959,000 for 2019. This is higher than the actuarially required contribution of \$1,770,649. The budget recommends this to begin to move towards a 15 year open amortization model.

**Annual Report**

Attached to this item is also the Annual Report to the Village Board that is required to be approved by the Pension Board and submitted to the Village Board along with any recommendation on the change in assumptions.

**Staff Request**

Ultimately, staff is looking for the Pension Board's recommendation on the amortization method for the Police Pension Fund so that the Board's position can be relayed to the Village Board. Staff is recommending to develop a plan to transition to the 15 year open amortization model

Staff also requests that the Pension Board approve the annual report to be provided to the Village Board.

**ATTACHMENTS:**

- Projection and Assumption Changes - Glen Ellyn Police - 2018 09 11 (PDF)
- VOG Police Municipal Compliance Report - December 31 2017 (PDF)

**Glen Ellyn Police Pension Plan**

**Projection of Amortization Impact  
and Assumption Change Impact**

**September 11, 2018**



**FOSTER & FOSTER**  
ACTUARIES AND CONSULTANTS



September 11, 2018

Ms. Christina Coyle  
Finance Director  
Village of Glen Ellyn  
535 Duane St.  
Glen Ellyn, IL 60137

Dear Ms. Coyle:

This report, prepared by Foster & Foster, Inc., outlines:

- (1) the impact of updating the amortization of the unfunded liability to ultimately arrive at a 15-year rolling amortization schedule; and,
- (2) the impact of various assumption changes, illustrated on the 2018 results.

This report has been prepared as requested by the Village of Glen Ellyn for assisting in making decisions about future financing of the pension. This report is the property of the Village of Glen Ellyn and may only be used for its intended purpose.

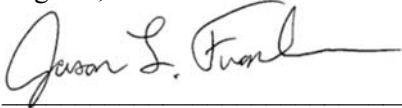
This analysis has been conducted in accordance with generally accepted actuarial principles and practices, including the applicable Actuarial Standards of Practice as issued by the Actuarial Standards Board, and reflects laws and regulations issued to date pursuant to the provisions of Article 3, Illinois Pension Code, as well as applicable federal laws and regulations. In our opinion, the assumptions used in this valuation, as adopted by the Board of Trustees, represent reasonable expectations of anticipated plan experience. Future actuarial measurements may differ significantly from the current measurements presented in this report for a variety of reasons including: changes in applicable laws, changes in plan provisions, changes in assumptions, or plan experience differing from expectations.

In conducting this study, we have relied on personnel, plan design, and asset information supplied by the Board, financial reports prepared by the custodian bank and the actuarial assumptions and methods described in the Actuarial Assumptions section of this report. While we cannot verify the accuracy of all this information, the supplied information was reviewed for consistency and reasonableness. As a result of this review, we have no reason to doubt the substantial accuracy of the information and believe that it has produced appropriate results. This information, along with any adjustments or modifications, is summarized in various sections of this report.

The undersigned is a member of the American Academy of Actuaries and meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. To the best of my knowledge, the information supplied in this study is complete and accurate. In my opinion, the projections are based on reasonable actuarial estimates, assumptions and methods that offer my best estimate of anticipated experience under the Plan.

We look forward to discussing the results with you.

Regards,



Jason L. Franken, FSA, EA, MAAA

Enrollment Number: 17-06888

Foster & Foster, Inc.

## Projection of Amortization Schedule Change

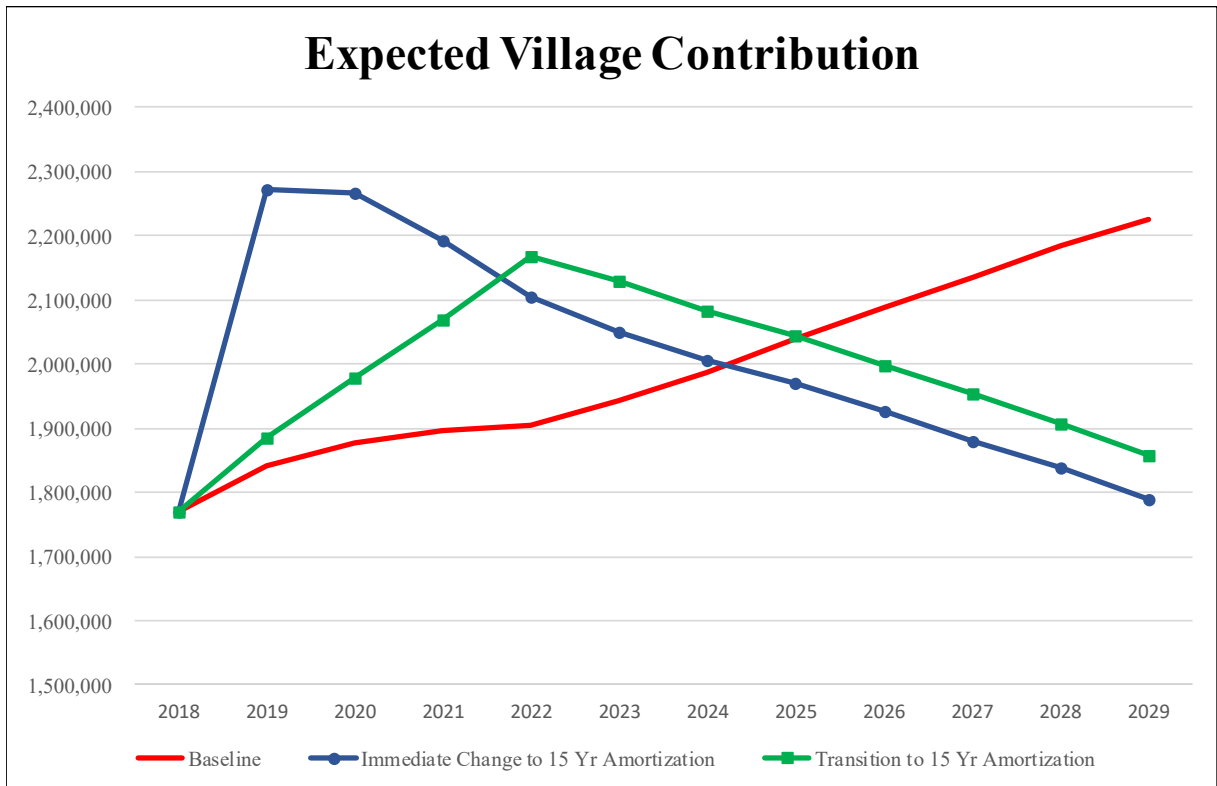
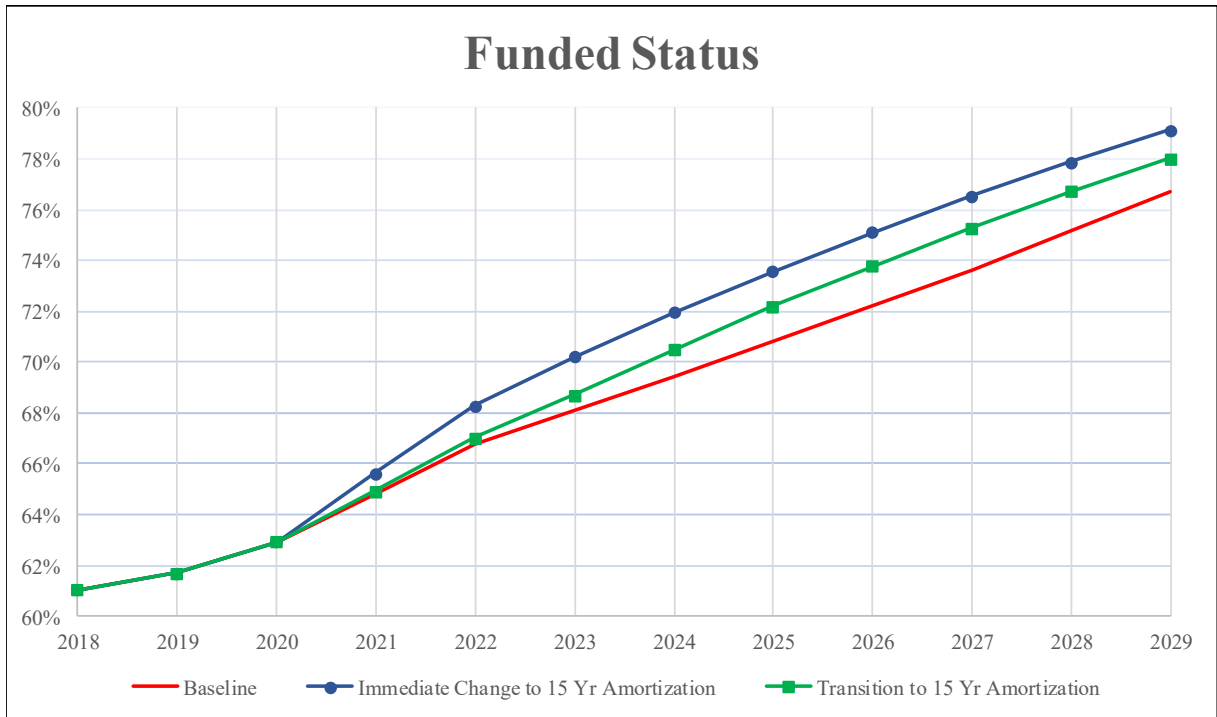
To illustrate the impact of a change to the amortization of the unfunded actuarial accrued liability, we have assembled three scenarios for comparison:

1. Baseline: This is the “status quo” scenario.
2. Immediate Change to 15 Year Amortization: In this scenario, we immediately jump to the 15-year rolling amortization schedule in the 2019 valuation.
3. Transition to 15 Year Amortization: This scenario arrives at the 15-year rolling amortization on a more gradual basis by reducing the amortization period by 2 years annually instead of the one-year reduction in amortization period that normally takes place each year.

In all scenarios, we did incorporate the impact of the new public safety pension mortality tables recently issued by the Society of Actuaries in draft form. We have assumed that these will be implemented as static tables for this purpose. These tables will be issued in final form this fall, and we plan to incorporate these into the valuation in 2019. You can see the explicit impact of this table on the 2018 results in the Assumption Change Impact section of this report. All other assumptions are consistent with the January 1, 2018 actuarial valuation report issued on May 4, 2018. A complete summary of those assumptions and methods can be found on page 9 and 10 of this report.

As you can see by the charts and tables on the following pages, the short-term impact of making this change is a substantial increase in contributions. However, over time, this relationship reverses, and the Baseline scenario contributions exceed the rolling 15 Year Amortization contributions.

Funded status improves faster and is higher long term the sooner that you move to the 15-year rolling amortization. However, the difference between the Baseline funded status and the other scenarios is never more than 3%.



## Impact of Change to Amortization Schedule

| Valuation Year                                | 2018      | 2019      | 2020      | 2021      | 2022      | 2023      |
|-----------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Baseline</b>                               |           |           |           |           |           |           |
| Funded Status                                 | 61.1%     | 61.7%     | 62.9%     | 64.8%     | 66.8%     | 68.1%     |
| Expected Village Contribution                 | 1,771,000 | 1,840,000 | 1,876,000 | 1,895,000 | 1,904,000 | 1,942,000 |
| <b>Immediate Change to 15 Yr Amortization</b> |           |           |           |           |           |           |
| Funded Status                                 | 61.1%     | 61.7%     | 62.9%     | 65.6%     | 68.3%     | 70.2%     |
| Expected Village Contribution                 | 1,771,000 | 2,273,000 | 2,266,000 | 2,192,000 | 2,104,000 | 2,051,000 |
| Annual Impact (vs. Baseline)                  | -         | 433,000   | 390,000   | 297,000   | 200,000   | 109,000   |
| <b>Transition to 15 Yr Amortization</b>       |           |           |           |           |           |           |
| Funded Status                                 | 61.1%     | 61.7%     | 62.9%     | 64.9%     | 67.0%     | 68.7%     |
| Expected Village Contribution                 | 1,771,000 | 1,884,000 | 1,978,000 | 2,069,000 | 2,167,000 | 2,129,000 |
| Annual Impact (vs. Baseline)                  | -         | 44,000    | 102,000   | 174,000   | 263,000   | 187,000   |

| Valuation Year                                | 2024      | 2025      | 2026      | 2027      | 2028      | 2029      |
|-----------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Baseline</b>                               |           |           |           |           |           |           |
| Funded Status                                 | 69.5%     | 70.8%     | 72.2%     | 73.6%     | 75.1%     | 76.7%     |
| Expected Village Contribution                 | 1,988,000 | 2,040,000 | 2,087,000 | 2,134,000 | 2,183,000 | 2,225,000 |
| <b>Immediate Change to 15 Yr Amortization</b> |           |           |           |           |           |           |
| Funded Status                                 | 72.0%     | 73.6%     | 75.1%     | 76.5%     | 77.9%     | 79.1%     |
| Expected Village Contribution                 | 2,007,000 | 1,969,000 | 1,926,000 | 1,881,000 | 1,839,000 | 1,790,000 |
| Annual Impact (vs. Baseline)                  | 19,000    | (71,000)  | (161,000) | (253,000) | (344,000) | (435,000) |
| <b>Transition to 15 Yr Amortization</b>       |           |           |           |           |           |           |
| Funded Status                                 | 70.5%     | 72.2%     | 73.8%     | 75.3%     | 76.7%     | 78.0%     |
| Expected Village Contribution                 | 2,084,000 | 2,044,000 | 1,999,000 | 1,953,000 | 1,908,000 | 1,857,000 |
| Annual Impact (vs. Baseline)                  | 96,000    | 4,000     | (88,000)  | (181,000) | (275,000) | (368,000) |

## Assumption Change Impact

To help you understand the impact of changes to the individual assumptions, we have analyzed the following assumption changes, each in isolation.

- A change in the interest rate from 6.50% down to 6.00%.
- A 50 point decrease in the salary scale applied.
- The impact of the new public safety mortality tables on a static basis. Static means that we project mortality to the valuation date and assume that it will be the same at all years in the future at each given age.
- The impact of the new public safety mortality tables on a generational basis. Generational means that we project mortality improvement to continue to occur in all future years. The result of this is that someone who turns 50 in 2020 will have higher mortality than someone who turns 50 in 2030.
- A change in the payroll growth assumption from 3.50% down to 3.00%. This will result in higher payment in the short term, but smaller payments in the long term.

The table on the next page illustrates what the contribution would have been in the January 1, 2018 report had the given assumption change been implemented. You can approximate a net impact of implementing changes by adding together the individual impacts. At this time, the only change that we recommend for next year is a move to the new public safety mortality tables. A complete list of assumptions and methods used in the Baseline results can be found on pages 9 and 10 of this report.

### Recommended Contribution Determined as of 1/1/2018, Applicable to Fiscal Year Ending 12/31/2019

|                                                                                                                 | (1)              | (2)              | (3)                      | (4)                  | (5)                        | (6)                        |
|-----------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------------|----------------------|----------------------------|----------------------------|
|                                                                                                                 | Baseline         | 6.00% Interest   | Salary Scale 50 bp Lower | New Mortality Static | New Mortality Generational | Payroll Growth 50 bp Lower |
| Normal Cost (with interest)                                                                                     | \$901,516        | \$1,038,690      | \$848,281                | \$895,020            | \$934,440                  | \$901,516                  |
| Administrative Expenses (with interest)                                                                         | 18,402           | 18,316           | 18,402                   | 18,402               | 18,402                     | 18,402                     |
| Payment Required to Amortize Unfunded Actuarial Accrued Liability over 23 years (as of 1/1/2018, with interest) | <u>1,196,161</u> | <u>1,351,549</u> | <u>1,164,548</u>         | <u>1,239,014</u>     | <u>1,349,096</u>           | <u>1,253,372</u>           |
| Total Required Contribution                                                                                     | 2,116,079        | 2,408,555        | 2,031,231                | 2,152,436            | 2,301,938                  | 2,173,290                  |
| Expected Member Contributions                                                                                   | <u>(345,430)</u> | <u>(345,430)</u> | <u>(345,430)</u>         | <u>(345,430)</u>     | <u>(345,430)</u>           | <u>(345,430)</u>           |
| Expected Village Contribution                                                                                   | 1,770,649        | 2,063,125        | 1,685,801                | 1,807,006            | 1,956,508                  | 1,827,860                  |
| Impact Relative to Baseline (1), as \$                                                                          |                  | 292,476          | (84,848)                 | 36,357               | 185,859                    | 57,211                     |
| Impact Relative to Baseline (1), as %                                                                           |                  | 16.5%            | -4.8%                    | 2.1%                 | 10.5%                      | 3.2%                       |

## Actuarial Assumptions and Methods for January 1, 2018 Valuation

### Mortality Rate

#### **Healthy Lives:**

RP-2014 Blue Collar Total Healthy Annuitant mortality table, sex distinct with generational mortality improvement using Scale MP-2016 and a base year of 2013. 10% of active deaths are assumed to be in the line of duty.

#### **Disabled Lives:**

RP-2014 Blue Collar Total Healthy Annuitant mortality table, sex distinct, with rates increased by 15% and generational mortality improvement using Scale MP-2016 and a base year of 2013.

The mortality assumptions sufficiently accommodate future mortality improvements.

### Interest Rate

6.50% per year compounded annually, net of investment related expenses.

### Retirement Age

See table on following page. This is based on an experience study performed in 2017.

### Disability Rate

See table on following page. 60% of the disabilities are assumed to be in the line of duty. This is based on an experience study performed in 2017.

### Termination Rate

See table on following page. This is based on an experience study performed in 2017.

### Salary Increases

Graded schedule based on service. This is based on an experience study performed in 2017.

| Salary Scale |        |
|--------------|--------|
| Service      | Rate   |
| 0            | 11.00% |
| 1            | 10.75% |
| 2            | 8.75%  |
| 3            | 8.50%  |
| 4            | 7.00%  |
| 5            | 6.25%  |
| 6            | 5.25%  |
| 7            | 4.25%  |
| 8 - 16       | 4.00%  |
| 17 - 32      | 3.75%  |
| 32+          | 3.50%  |

### Inflation

2.50%.

### Payroll Growth

3.50% per year.

|                                    |                                                                                                                                                                                                                                                                                                                 |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cost-of-Living Adjustment          | <p><u>Tier 1:</u> 3.00% per year after age 55. Those that retire prior to age 55 receive an increase of 1/12 of 3.00% for each full month since benefit commencement upon reaching age 55.</p> <p><u>Tier 2:</u> 1.25% per year after the later of attainment of age 60 or first anniversary of retirement.</p> |
| Administrative Expenses            | Expenses paid out of the fund other than investment-related expenses are assumed to be equal to those paid in the previous year.                                                                                                                                                                                |
| Marital Status                     | 80% of Members are assumed to be married.                                                                                                                                                                                                                                                                       |
| Spouse's Age                       | Males are assumed to be three years older than females.                                                                                                                                                                                                                                                         |
| Funding Method                     | Entry Age Normal Cost Method.                                                                                                                                                                                                                                                                                   |
| Actuarial Asset Method             | Investment gains and losses are smoothed over a 5-year period.                                                                                                                                                                                                                                                  |
| Funding Policy Amortization Method | The UAAL is amortized according to a Level Percentage of Payroll method over a period ending in 2041. The initial amortization amount is 100% of the Accrued Liability less the Actuarial Value of Assets.                                                                                                      |

#### Decrement Tables

| % Terminating<br>During the Year |        | % Becoming Disabled<br>During the Year |        | % Retiring<br>During the Year (Tier 1) |      | % Retiring<br>During the Year (Tier 2) |      |
|----------------------------------|--------|----------------------------------------|--------|----------------------------------------|------|----------------------------------------|------|
| Age                              | Rate   | Age                                    | Rate   | Age                                    | Rate | Age                                    | Rate |
| 20                               | 14.00% | 20                                     | 0.000% | 50 - 51                                | 15%  | 50 - 54                                | 5%   |
| 25                               | 10.40% | 25                                     | 0.030% | 52 - 54                                | 20%  | 55                                     | 40%  |
| 30                               | 5.60%  | 30                                     | 0.140% | 55 - 64                                | 25%  | 56 - 64                                | 25%  |
| 35                               | 3.10%  | 35                                     | 0.260% | 65 - 69                                | 40%  | 65 - 69                                | 40%  |
| 40                               | 1.90%  | 40                                     | 0.420% | 70+                                    | 100% | 70+                                    | 100% |
| 45                               | 1.50%  | 45                                     | 0.590% |                                        |      |                                        |      |
| 50                               | 1.50%  | 50                                     | 0.710% |                                        |      |                                        |      |
| 56+                              | 0.00%  | 55                                     | 0.900% |                                        |      |                                        |      |
|                                  |        | 60                                     | 1.150% |                                        |      |                                        |      |

**VILLAGE OF GLEN ELLYN, ILLINOIS  
POLICE PENSION FUND**

**Municipal Compliance Report (40 ILCS 5/3-143, report by pension board)  
For the Year Ended December 31, 2017**

The Glen Ellyn Police Pension Board certifies to the Village Board on the condition of the Pension Fund at the end of its most recently completed fiscal year the following information:

1. The total assets of the fund in its custody at the end of the fiscal year and the current market value of those assets:

|              |                     |
|--------------|---------------------|
| Total Assets | <u>\$30,480,565</u> |
| Market Value | <u>\$30,480,565</u> |

2. The estimated receipts during the next succeeding fiscal year from deductions from the salaries of police officers and from other sources:

|                                             |                    |
|---------------------------------------------|--------------------|
| Estimated Receipts - Employee Contributions | <u>\$347,262</u>   |
| Estimated Receipts - All Other Sources      |                    |
| Investment Earnings                         | <u>N/A</u>         |
| Municipal Contributions                     | <u>\$1,613,000</u> |

3. The estimated amount required during the next succeeding fiscal year to (a) pay all pensions and other obligations provided in Article 3 of the Illinois Pension Code, and (b) to meet the annual requirements of the fund as provided in Sections 3-125 and 3-127:

|                                                               |                    |
|---------------------------------------------------------------|--------------------|
| (a) Pay all Pensions and Other Obligations                    | <u>\$1,770,649</u> |
| (b) Annual Requirement of the Fund as Determined by:          |                    |
| Illinois Department of Insurance                              | <u>N/A</u>         |
| Private Actuary - Report Dated May 4, 2018 (Entry Age Normal) | <u>\$1,770,649</u> |
| Private Actuary - Report Dated May 4, 2018 (PA096-1495)       | <u>\$1,455,909</u> |

**VILLAGE OF GLEN ELLYN, ILLINOIS  
POLICE PENSION FUND**

**Municipal Compliance Report (40 ILCS 5/3-143, report by pension board)  
For the Year Ended December 31, 2017**

4. The total net income received from investment of assets along with the assumed investment return and actual investment return received by the fund during its most recently completed fiscal year compared to the total net income, assumed investment return, and actual investment return received during the preceding fiscal year:

|                                                     | Current<br>Fiscal Year | Preceding<br>Fiscal Year |
|-----------------------------------------------------|------------------------|--------------------------|
| Net Income Received from Investment of Assets       | \$3,275,894            | \$1,549,325              |
| Assumed Investment Return                           |                        |                          |
| Illinois Department of Insurance - Actuarial Report | N/A                    | N/A                      |
| Private Actuary - Report Dated June 12, 2017        | 6.50%                  | 6.75%                    |
| Actual Investment Return                            | 5.64%                  | 4.62%                    |

5. The total number of active employees who are financially contributing to the fund:

|                          |    |
|--------------------------|----|
| Number of Active Members | 38 |
|--------------------------|----|

6. The total amount that was disbursed in benefits during the fiscal year, including the number of and total amount disbursed to (i) annuitants in receipt of a regular retirement pension, (ii) recipients being paid a disability pension, and (iii) survivors and children in receipt of benefits:

|                                    | Number of | Total Amount<br>Disbursed |
|------------------------------------|-----------|---------------------------|
| (i) Regular Retirement Pension     | 28        | \$1,794,291               |
| (ii) Disability Pension            | 3         | \$ 134,595                |
| (iii) Survivors and Child Benefits | 3         | \$ 128,311                |

7. The funded ratio of the fund:

|                                                   |        |        |
|---------------------------------------------------|--------|--------|
| Illinois Division of Insurance - Actuarial Report | N/A    | N/A    |
| Private Actuary - Report Dated May 4, 2018        | 62.51% | 57.52% |

**VILLAGE OF GLEN ELLYN, ILLINOIS  
POLICE PENSION FUND**

**Municipal Compliance Report (40 ILCS 5/3-143, report by pension board)  
For the Year Ended December 31, 2017**

8. The unfunded liability carried by the fund, along with an actuarial explanation of the unfunded liability:

Unfunded Liability:

Illinois Department of Insurance - Actuarial Report

N/A

Private Actuary - Report Dated May 4, 2018

\$19,206,086

The accrued liability is the actuarial present value of the portion of the projected benefits that has been accrued as of the valuation date based upon the actuarial valuation method and the actuarial assumptions employed in the valuation. The unfunded accrued liability is the excess of the accrued liability over the actuarial value of assets.

9. The investment policy of the Pension Board under the statutory investment restrictions imposed on the fund.

Investment Policy - See Attached

**CERTIFICATION OF MUNICIPAL POLICE  
PENSION FUND COMPLIANCE REPORT**

We, the undersigned Trustees of the Glen Ellyn Police Pension Fund, based upon information and belief, and to the best of our knowledge, certify pursuant to §5/3-134 of the Illinois Pension Code, that the preceding report is true and accurate.

\_\_\_\_\_

President

\_\_\_\_\_

Secretary

Dated: \_\_\_\_\_



**Police Pension Board**  
535 Duane Street  
Glen Ellyn, IL 60137

Meeting: 10/10/18 07:30 PM  
Department: Police Pension Board  
Department Head: Christina Coyle  
Category: Vouchers  
Prepared By: Christina Coyle

**SCHEDULED**

**AGENDA ITEM (ID # 3600)**

DOC ID: 3600

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**Approve the Expense Vouchers in the amount of \$25,562.23 and  
Pension Expenses in the amount of \$544,502.16 for a total of  
\$570,064.39**

Please see the information attached.

**ATTACHMENTS:**

- 2018, October Vouchers (PDF)

**POLICE PENSION FUND  
APPROVAL OF VOUCHERS  
For the meeting in October 2018**

| <b>Expenses</b>                                  | <b>Check Date:</b> | <b>Paid amount</b> |
|--------------------------------------------------|--------------------|--------------------|
| Great Lakes Advisors, Inc. (Investment Mgmt)     | 7/12/2018          | \$ 7,800.23        |
| Lauterbach & Amen (DOI Report)                   | 7/13/2018          | \$ 625.00          |
| Rockwood Company (Fiduciary Liability Insurance) | 7/13/2018          | \$ 4,637.00        |
| Marquette Associates (2nd Q Investment Mgmt)     | 7/6/2018           | \$ 12,500.00       |

**\$ 25,562.23**

**\$ 25,562.23**

| <b>Pension Expenses</b>      | <b>July</b>                 | <b>August</b>               | <b>September</b>            |
|------------------------------|-----------------------------|-----------------------------|-----------------------------|
| Service Pensions             | \$ 161,700.79               | \$ 157,539.78               | \$ 159,183.83               |
| Duty Disability Pensions     | \$ 11,333.33                | \$ 11,333.33                | \$ 11,333.33                |
| Non-Duty Disability Pensions | \$ -                        | \$ -                        | \$ -                        |
| Surviving Spouse Pension     | \$ 10,692.59                | \$ 10,692.59                | \$ 10,692.59                |
| <b>Total Payroll:</b>        | <u><b>\$ 183,726.71</b></u> | <u><b>\$ 179,565.70</b></u> | <u><b>\$ 181,209.75</b></u> |

**\$ 544,502.16**

**Grand Total** **\$ 570,064.39**

Attachment: 2018, October Vouchers (3600 : Vouchers October 2018)



GREAT LAKES ADVISORS

A WINTRUST WEALTH MANAGEMENT COMPANY

REMITTANCE COPY

Mr. Anthony Losiniecki  
anthony.losiniecki@usbank.com

Date: July 12, 2018

Dear Mr. Anthony Losiniecki:

We have computed our fee as Investment Advisor for billable assets under management of \$10,643,316 at June 30, 2018 for the period from April 1, 2018 to June 30, 2018, for the following account:

Account no:

Account name: GLEN ELLYN POLICE PENSION FUND

#### Management Fee Calculation Detail

|                  | Breakpoints                  | Annual Rate | Account Assets      | Period Fee        |
|------------------|------------------------------|-------------|---------------------|-------------------|
| Total Portfolio: |                              |             |                     |                   |
|                  | \$0 to \$10,000,000          | 0.30%       | \$10,000,000        | \$7,479.45        |
|                  | \$10,000,000 to \$50,000,000 | 0.20%       | \$643,316           | \$320.78          |
| <b>Total</b>     |                              |             | <b>\$10,643,316</b> | <b>\$7,800.23</b> |

**Please send checks to:** Great Lakes Advisors, LLC; 231 S. LaSalle St., 4th Floor; Chicago, Illinois 60604

**Please send wires to:** Great Lakes Advisors, LLC; Wintrust Bank;

**Payable to:** Wintrust Bank; 720 12th Street; Wilmette, IL 60091.

Payment is due within 30 days of invoice date.

Market value is calculated from Great Lakes Advisors' portfolio accounting system on a trade date basis. Total market value includes investment securities.

We very much appreciate your business and we look forward to a strong continuing relationship as your Investment Advisor. Our ADV Form Part 2A is always available upon request.

If you would like to receive invoices via-e-mail please contact us at mbryla@greatlakesadvisors.com or (312) 553-3708.

Should you have any questions regarding this charge, please contact us at any time.

Sincerely,  
Maggie Bryla



# Lauterbach & Amen, LLP

CERTIFIED PUBLIC ACCOUNTANTS

F.1.a

9266

Village of Glen Ellyn  
535 Duane Street  
Glen Ellyn, IL 60137

Invoice No: 29077  
Date: 06/18/2018  
Client No: GLENELLYN

## SERVICE

## AMOUNT

For professional services rendered in connection with:

Preparation of the audit of the financial statements for the fiscal year ended December 31, 2017 - Final Billing 2,000.00

Preparation of the Illinois Department of Insurance report for the fiscal year ended December 31, 2017 625.00

TIF Compliance Opinion Letter - December 31, 2017 350.00

Current Amount Due \$ 2,975.00

| CODE         | AMOUNT | APPROVAL | DATE   |
|--------------|--------|----------|--------|
| 12000-520825 | 2,000  | (e)      | 7/6/18 |
| 25000-520825 | 625    |          |        |
| 90000-520830 | 350    |          |        |
|              |        |          |        |
|              |        |          |        |

close PO

PO 2018 0004

668 NORTH RIVER ROAD \* NAPERVILLE, ILLINOIS 60563

PHONE 630.393.1483 \* FAX 630.393.2516

www.lauterbachamen.com

Attachment: 2018, October Vouchers (3600 : Vouchers October 2018)



# Lauterbach & Amen, LLP

CERTIFIED PUBLIC ACCOUNTANTS

F.1.a

Village of Glen Ellyn  
535 Duane Street  
Glen Ellyn, IL 60137

Invoice No: 29077  
Date: -06/18/2018-  
Client No: GLENELLYN

| SERVICE                                                                                                          | AMOUNT             |
|------------------------------------------------------------------------------------------------------------------|--------------------|
| For professional services rendered in connection with:                                                           |                    |
| Preparation of the audit of the financial statements for the fiscal year ended December 31, 2017 - Final Billing | 2,000.00           |
| Preparation of the Illinois Department of Insurance report for the fiscal year ended December 31, 2017           | 625.00             |
| TIF Compliance Opinion Letter - December 31, 2017                                                                | 350.00             |
| <b>Current Amount Due</b>                                                                                        | <b>\$ 2,975.00</b> |

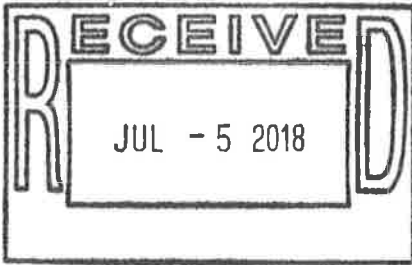
Attachment: 2018, October Vouchers (3600 : Vouchers October 2018)

Attachment: 2018, October Vouchers (3600 : Vouchers October 2018)



## THE ROCKWOOD COMPANY

20 North Wacker Drive | Suite 960  
Chicago, Illinois 60606



## Producer

Daniel J. Berman  
312 621-2334

2254

## STATEMENT

Village of Glen Ellyn Police Pension  
535 Duane Street  
Glen Ellyn, IL 60137

Statement Date  
Bill To Code  
Producer(s)  
Total Balance

07/02/18  
VILLGLEN  
DJB1  
\$4,637.00

Page: 1

| Inv No.                                                                                                                                                                                                                                                                                                                                                                                        | Eff Date | Policy No. | Description                                                     | Amount  |      |        |          |      |         |          |     |         |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------|-----------------------------------------------------------------|---------|------|--------|----------|------|---------|----------|-----|---------|--------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 94461                                                                                                                                                                                                                                                                                                                                                                                          | 05/01/18 | 106082905  | Travelers Cas & Surety Co of Americ<br>Renewal - Comm Fiduciary | 4,637.0 |      |        |          |      |         |          |     |         |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <table><tr><th>CODE</th><th>AMOUNT</th><th>APPROVAL</th><th>DATE</th></tr><tr><td>90000 -</td><td>4,637.00</td><td>(C)</td><td>7/11/18</td></tr><tr><td>520880</td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td></tr></table> <p>Mary-send to → AHN: Daniel J. Berman</p> |          |            |                                                                 |         | CODE | AMOUNT | APPROVAL | DATE | 90000 - | 4,637.00 | (C) | 7/11/18 | 520880 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| CODE                                                                                                                                                                                                                                                                                                                                                                                           | AMOUNT   | APPROVAL   | DATE                                                            |         |      |        |          |      |         |          |     |         |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 90000 -                                                                                                                                                                                                                                                                                                                                                                                        | 4,637.00 | (C)        | 7/11/18                                                         |         |      |        |          |      |         |          |     |         |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 520880                                                                                                                                                                                                                                                                                                                                                                                         |          |            |                                                                 |         |      |        |          |      |         |          |     |         |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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Attachment: 2018, October Vouchers (3600 : Vouchers October 2018)

**Attachment: 2018, October Vouchers (3600 : Vouchers October 2018)**

Packet Pg. 30


**Marquette Associates**

 180 N La Salle St, Suite 3500  
 Chicago, IL 60601

**Invoice Date**

7/1/18

**Invoice #**

1807528

**Account #**

1295

**Balance Due**

\$12,500.00

**Amount paid: \$** \_\_\_\_\_

**Check number:** \_\_\_\_\_

 Glen Ellyn Police  
 535 Duane St.  
 Glen Ellyn, IL 60137

☐ Please check box if address is incorrect or has changed, and indicate change(s) on reverse side.

Have E-Mail? Please write it here: \_\_\_\_\_

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**PLEASE DETACH AND RETURN TOP PORTION WITH PAYMENT**

 Glen Ellyn Police  
 535 Duane St.  
 Glen Ellyn, IL 60137

Due Date

7/1/18

| Description                                                                        |               |                 |             | Amount    |
|------------------------------------------------------------------------------------|---------------|-----------------|-------------|-----------|
| Investment consulting services for the period April 1, 2018 through June 30, 2018. |               |                 |             | 12,500.00 |
| <i>2nd quarter investment consultant</i>                                           |               |                 |             |           |
| <b>CODE</b>                                                                        | <b>AMOUNT</b> | <b>APPROVAL</b> | <b>DATE</b> |           |
| 90000 -                                                                            | \$12,500      | @               | 7/2/18      |           |
| 520800                                                                             |               |                 |             |           |
|                                                                                    |               |                 |             |           |
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**Terms: Due on receipt**

**Wire Transfer Information:**  
 Send ACH/EFT to: Marquette Associates, Inc.  
 Bank: The Private Bank

Please reference the Invoice #.

900 110155

**Billing Inquiries? Call 312.527.5500 X224**

 Marquette Associates, Inc Attn: Accts Rec, 180 N LaSalle, Ste 3500, Chicago, IL 60601  
[www.marquetteassociates.com](http://www.marquetteassociates.com)

Attachment: 2018, October Vouchers (3600 : Vouchers October 2018)



**Police Pension Board**  
535 Duane Street  
Glen Ellyn, IL 60137

Meeting: 10/10/18 07:30 PM  
Department: Police Pension Board  
Department Head: Christina Coyle  
Category: Personnel  
Prepared By: Christina Coyle

**SCHEDULED**

**AGENDA ITEM (ID # 3602)**

DOC ID: 3602

- 1. Motion to accept the retirement of Sergeant Jean Harvey, effective September 14, 2018 and approve a monthly pension benefit of \$6,759.48, beginning September 2018.**
- 2. Motion to accept Christina Pisano into the Glen Ellyn Police Pension Fund, effective September 12, 2018.**
- 3. Motion to accept Norah Rabatah into the Glen Ellyn Police Pension Fund, effective September 12, 2018.**

**Membership Changes**

1. Sergeant Jean Harvey retired effective September 14, 2018. Her effective benefit date is 9/15/2018. Based upon the calculation from the Department of Insurance's Benefit Calculator report, she is due an initial monthly benefit of \$6,759.48 (annually \$81,113.76). The pension calculation will be provided to the Board.
2. Christina Pisano started September 12, 2018 and should be admitted to the Pension Fund.
3. Norah Rabatah started September 12, 2018 and should be admitted to the Pension Fund.

**Contribution Refunds**

None.

**Transfers**

None.

**Action Requested**

1. Motion to accept the retirement of Sergeant Jean Harvey, effective September 14, 2018 and approve a monthly pension benefit of \$6,759.48, beginning September 2018.
2. Motion to accept Christina Pisano into the Glen Ellyn Police Pension Fund, effective September 12, 2018.
3. Motion to accept Norah Rabatah into the Glen Ellyn Police Pension Fund, effective September 12, 2018.



**Police Pension Board**  
535 Duane Street  
Glen Ellyn, IL 60137

Meeting: 10/10/18 07:30 PM  
Department: Police Pension Board  
Department Head: Christina Coyle  
Category: Policy  
Prepared By: Christina Coyle

**SCHEDULED**

**AGENDA ITEM (ID # 3603)**

DOC ID: 3603

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## **Motion to approve a policy on remote participation for the Glen Ellyn Police Pension Board**

### **Background:**

At the last meeting, the Pension Board requested to develop a policy allowing remote participation. Attached is a policy which would allow remote participation. This policy is modeled after the policy for the Glen Ellyn Village Board.

### **Action Requested:**

Motion to approve the policy on remote participation.

### **ATTACHMENTS:**

- Glen Ellyn Police Pension Policy on Remote Participation at Meetings (PDF)

# GLEN ELLYN POLICE PENSION FUND

## Rules on Electronic Attendance at Meetings

- Section 1. **Rules Statement.** It is the decision of the Glen Ellyn Police Pension Fund Board (“the Board”) that any member of the Board may attend any open or closed meeting of the Board via electronic means (such as by telephone, video, or internet connection) provided that such attendance is in compliance with these rules and applicable laws.
- Section 2. **Prerequisites.** A member of the Board may attend a meeting electronically if the member meets the following conditions: a quorum is physically present throughout the meeting and a majority of the members present vote to approve the electronic attendance at the meeting.
- (a). The member should notify the Pension Fund staff liaison at least three (3) days before the meeting, unless impractical, so that necessary communications equipment can be arranged. Inability to make the necessary technical arrangements will result in a denial of the request for electronic attendance.
- (b). The member must assert one of the following three reasons why he or she is unable to physically attend the meeting:
- (1) The member cannot attend because of personal illness or disability; or
  - (2) The member cannot attend because of employment purposes or the business of the Police Pension Fund.
  - (3) The member cannot attend because of a family or other emergency.
- (c). The staff liaison, after receiving the electronic attendance request, shall inform the Board of the request for electronic attendance.
- Section 3. **Voting Procedures.** After a roll call establishing that a quorum is physically present, the presiding officer shall call for a motion that a member may be permitted to attend the meeting electronically after specifying the reason entitling the absent member to attend electronically. The motion must be approved by a vote of the majority of the members present.
- Section 4. **Adequate Equipment Required.** The member participating electronically and other members of the Board must be able to communicate effectively, and members of the audience must be able to hear all communications at the meeting site. Before allowing electronic attendance at any meeting, the Board shall provide equipment adequate to accomplish this objective at the meeting site. It is the responsibility of the member participating electronically to have adequate equipment at the remote location.

# GLEN ELLYN POLICE PENSION FUND

## Rules on Electronic Attendance at Meetings

- Section 5. **Minutes.** Any member attending electronically shall be considered an off-site attendee and counted as present electronically for that meeting. The meeting minutes shall also reflect and state specifically whether each member is physically present or present by electronic means.
- Section 6. **Rights of a Remote Member.** A member permitted to attend electronically will be able to express his or her comments during the meeting and participate in the same capacity as those members physically present, subject to all general meeting guidelines and procedures previously adopted and adhered to. The member attending electronically shall be heard, considered, and counted as to any vote taken. Accordingly, the name of any member attending electronically shall be called during any vote taken and his or her vote counted and recorded and placed in the minutes for the corresponding meeting. A member attending electronically may leave a meeting and return, as in the case of any member, providing the member attending electronically shall announce his or her leaving and returning.

These rules are effective this 10<sup>th</sup> day of October, 2018.

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Pension Board President

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Pension Board Secretary